

ADVERSARY PROCEEDING COVER SHEET

(Instructions on Reverse)

ADVERSARY PROCEEDING NO.**PLAINTIFF(S)**HARISH SETHI
2 VILLAGE DRIVE JERICHO
N.Y. 11753**DEFENDANT(S)**NIRMAL S BAL
40 MIDDLE LANE
JERICHO N.Y. 11753**ATTORNEY(S)** (Firm Name, Address, Telephone No.)

917 693 6688

ATTORNEY(S) (If Known)

ROY J. LESTER

PARTY (Check One Box Only)☐ Debtor☐ U.S. Trustee☒ Creditor☐ Trustee☐ Other**PARTY** (Check One Box Only)☒ Debtor☐ U.S. Trustee☐ Creditor☐ Trustee☐ Other**CAUSE OF ACTION** (Write a brief statement of cause of action, including all U.S. statutes involved.)

I am the Landlord of the House Debtor owns me
App \$250000 & He is making false statement about the
Rent Actual Rent for the House He is living is \$5000.00
Per month. He is Misleading the Courts and Community Friend

NATURE OF SUIT

(Number up to 5 boxes with the lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)

FRBP 7001(1) – Recovery of Money/Property

- ☒ 11 – Recovery of money/property - § 542 turnover of property
☒ 12 – Recovery of money/property - § 547 preference
☐ 13 – Recovery of money/property - § 548 fraudulent transfer
☒ 14 – Recovery of money/property – other

FRBP 7001(2) – Validity, Priority or Extent of Lien

- ☐ 21 – Validity, priority or extent of lien or other interest in property

FRBP 7001(3) – Approval of Sale of Property

- ☐ 31 – Approval of sale of property of estate and of a co-owner - § 363(h)

FRBP 7001(4) – Objection/Revocation of Discharge

- ☒ 41 – Objection/revocation of discharge - § 727(c), (d), (e)

FRBP 7001(5) – Revocation of Confirmation

- ☐ 51 – Revocation of confirmation

FRBP 7001(6) – Dischargeability

- ☐ 66 – Dischargeability - § 523(a)(1), (14), (14A) priority tax claims
☒ 62 – Dischargeability - § 523(a)(2), false pretenses, false representation,
 actual fraud
☐ 67 – Dischargeability - § 523(a)(4), fraud as fiduciary, embezzlement,
 larceny

(continued next column)

☐ Check if this case involves a substantive issue of state law☐ Check if a jury trial is demanded in complaint**FRBP 7001(6) – Dischargeability (continued)**

- ☐ 61 – Dischargeability - § 523(a)(5), domestic support
☐ 68 – Dischargeability - § 523(a)(6), willful and malicious injury
☐ 63 – Dischargeability - § 523(a)(8), student loan
☐ 64 – Dischargeability - § 523(a)(15), divorce or separation obligation
 (other than domestic support)
☐ 65 – Dischargeability – other

FRBP 7001(7) – Injunctive Relief

- ☐ 71 – Injunctive relief – imposition of stay
☐ 72 – Injunctive relief – other

FRBP 7001(8) – Subordination of Claim or Interest

- ☐ 81 – Subordination of claim or interest

FRBP 7001(9) – Declaratory Judgment

- ☐ 91 – Declaratory judgment

FRBP 7001(10) – Determination of Removed Action

- ☐ 01 – Determination of removed claim or cause

Other

- ☐ SS-SIPA Case – 15 U.S.C. §§ 78aaa et seq.
☐ 02 – Other (e.g., other actions that would have been brought in state court
 if unrelated to bankruptcy case)

☐ Check if this is asserted to be a class action under FRCP 23

Demand: \$

Other Relief Sought:

B104 (Form 104) (08/07), Page 2		
BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES		
NAME OF DEBTOR <i>NIRMAL S. BAL</i>	BANKRUPTCY CASE NO. <i>8-09-77207 Reg</i>	
DISTRICT IN WHICH CASE IS PENDING <i>EASTERN DISTRICT OF NY (CENTRAL ISLIP)</i>	DIVISION OFFICE	NAME OF JUDGE
RELATED ADVERSARY PROCEEDING (IF ANY)		
PLAINTIFF	DEFENDANT	ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY PROCEEDING IS PENDING	DIVISION OFFICE	NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF) <i>Harish Sethi</i>	PRINT NAME OF ATTORNEY (OR PLAINTIFF) <i>HARISH SETHI</i>	
DATE <i>12-17-2009</i>		

INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also complete and file Form 104, the Adversary Proceeding Cover Sheet. When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff, if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

Plaintiffs and Defendants. Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

Attorneys. Give the names and addresses of the attorneys, if known.

Party. Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

Demand. Enter the dollar amount being demanded in the complaint.

Signature. This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----X ADVERSARY NO.

HARISH SETHI,

Plaintiff.

Vs.

NIRMAL S. BAL

Defendant.

-----X 09-77207-reg

in the matter of

Nirmal S. Bal

-----X

COMPLAINT AGAINST DISCHARGE OF DEFENDANT AND AGAINST ANY & ALL
CREDITORS INCLUDING THE PLAINTIFF.

I, Harish Seth, now file a complaint against Nirmal S. Bal.

1. My name is Harish Sethi. I live at 2 village drive, Jericho New York 11753.
2. I am included as a creditor here in this case.
3. I am aware and want to make this court aware that Mr. Bal is trying to commit a serious on not only me but also everyone including the United States government.
4. He is hiding assets.

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EASTERN DISTRICT OF NEW YORK
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5. He has been conducting business through his son, Harkamal Bal and his daughter Harkirat Bal.
6. Mr. Bal showed himself as employed with Milton Petro Properties, woodbury, CT. He was actually not an employee. What had happened was that he was a broker and he was making huge commissions and he did not want to put that as his personal income. He was hiding money from the IRS. He took his commission piecemeal. He got Milton Properties to write checks in favor his family members. Further, what had happened was he paid me \$15,000 (but the actual check was made by Milton Petro Properties). A proof is here.
7. He also received from Milton Petro Properties a truck stop in Belmont, NY which is worth approximately \$800,000 plus—I do not presently have all the information about it. He got this in a corporation name, which is owned by his son.
8. He owns five cars, like lexus, Mercedes, BMW, Infiniti and Path finder. One is in Canada, one upstate and three are at 40 middle lane. Plate numbers are ERB 9787, 9788 & ERE 9684. They all are registered under the same corporation of the truck stop.
9. He is presently living in a house, the actual rent is 5000 dollars a month, but he is claiming rent as \$1500.
10. He has household and cars worth anywhere between 85 thousands to one hundred thousand.

11. The house he is claiming as only one bed, is a four bedroom fully furnished house, the furniture worth is 25000 dollars.
12. He has questionable reputation in the market.
13. He was arrested in the past by the District Attorney Nassau County.
14. He had taken lot of money from people.
15. He used to attract innocent investors, through newspaper advertisement etc.
16. He would promise lot of things to those investor and tried to run with the money, but was caught. I believe he settled with the victims.
17. He served three months time in jail and five years supervision.
18. He has lied to lot of people.
19. He has lied on all papers that he ever signed here or before.
20. He misled people into buying properties telling them lies about the nature of business and profits.
21. He has earned a big commission for which he had signed before the bankruptcy. He is going to make more than one million dollar in commission. He has made a big loan deal as a commercial broker.
22. His cell phone bills are monstrous and but he is clever, he uses cell phone which is in his sons name.

23. He paid for my rent last year on August 21, 2008 a sum of 50,000 dollars. But this was given through his daughter account. She does not make that kind of money. Her father is the one who is putting money in the account and he uses her name.
24. He has been staying in my house and but has hardly paid the rent. He owes me more than \$300,000.
25. I am at loss as to how the court will give him discharge. He is dishonest.
26. He has made lot of monies, but all done through his children. They do not work for him. But he uses their names to conduct business.
27. Once when I put pressure on him for rent, he took me to an attorney Dervinder Singh. Dervinder Singh , Attorney gave a check in name of Bal, then Bal wrote that signed that check to me. He is close to some lawyers and he has money in their escrow accounts. There is one more lawyer who is his friend his name is Jonathan in Riverhead in New York. Jonathan does his business deal. Please check their accounts, lot of things will come out.
28. I want full investigation. But now once I file the complaint he will immediately try to destroy the paperwork and will try to hide everything.
29. I could be called any time for investigation. I will fully cooperate and disclose whatever more I know of.
30. I am not a lawyer, but I think honesty is must for a discharge. He is not honest.

31. In my case, he took \$252,000 to buy the properties in Oklahoma. He promised to put me on the properties. He never put my name on the properties and he took the properties in his own corporation.
32. He destroyed my peace and my family life.
33. He has badly hurt me.
34. Please use my complaint as a full complaint against discharge. Not only against me, but against everyone, he must not get a discharge.

Date: December 15, 2009



Harish Sethi.
2 Village Drive
Jericho New York 11753
917 693 6688

